

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

4 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-15753 CMG  
ALLEN MIDDLETON, Judge: Christine Gravelle, USBJ

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: July 19, 2023  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: AM Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \_\_\_\_\_<sup>\*\*</sup> per \_\_\_\_\_ MONTH \_\_\_\_\_ to the Chapter 13 Trustee, starting on  
\_\_\_\_\_ APRIL OF 2019 \_\_\_\_\_ for approximately \_\_\_\_\_ 84 \_\_\_\_\_ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

<sup>\*\*</sup> i. \$20,374 paid in to date through July of 2023 (Over Fifty-Two (52) Months)

ii. \$532 per month, starting in August of 2023, through and including January of 2024 (Six Months)

iii. \$1,176 per month, starting in February of 2024, for a period of twenty-six (26) months

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
U.S. BANK NA, SERVICED BY RUSHMORE LOAN SERVICING	MORTGAGE ARREARS RE: 1305 N. OAKS BLVD., N. BRUNSWICK, NJ	\$27,784.09 (Pre-petition arrearages, post-petition arrearages and costs & fees associated with stay relief motion(s) and/or default certification(s) filed by lender)	N/A	\$27,784.09	CONTINUED PAYMENTS STARTING August 1, 2023, TO BE PAID BY THE DEBTOR DIRECTLY TO RUSHMORE/U.S. BANK, NA

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Internal Revenue Service	Real and Personal Property	\$60,982.67	\$122,750 as to Realty; \$4,113 as to Personalty	SLS iao \$136,614 Realty ; N/A Personalty	\$4,113 Personalty No Value Realty	N/A	\$4,113 Personalty; no value realty
NJ Div. of Taxation	Real Property	\$10,265.60	\$122,750 as to Realty	SLS iao \$136,614	No Value Realty No Value, No Recorded Lien	N/A	No Value Realty
Oaks Condo. Ass.	Real Property	\$Unknown	N/A	No Recorded Lien	No Value, No Recorded Lien	N/A	No Value

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
THE OAKS AT NORTH BRUNSWICK	POST-PETITION CONDOMINIUM ASSOCIATION DUES, AND COSTS AND FEES ASSOCIATED WITH DEFAULT THROUGH JULY OF 2023	\$10,517.50 PAYMENT IN FULL OF POST-PETITION AMOUNT DUE

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
INTERNAL REVENUE SERVICE	Real Property re: 1305 N. Oaks Blvd., N. Brunswick, NJ	\$60,982.67	\$122,750	SLS iao \$136,614	NO VALUE AS TO REALTY	NO VALUE, ENTIRE LIEN IAO \$60,982.67, UNSECURED AS TO REALTY
NJ DIVISION OF TAXATION	SAME	\$10,265.60	\$122,750	SAME	NO VALUE	NO VALUE; JUDGMENT LIEN(S) IAO \$110,265.60 TO BE TREATED AS UNSECURED CLAIMS
OAKS AT N. BRUNSWICK CONDO	SAME	\$20,624.10	\$122,750	SAME	NO VALUE	ENTIRE AMOUNT DUE AS UNSECURED

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
INTERNAL REVENUE SERVICE	PERSONAL PROPERTY	\$60,982.67	\$4,113 AS TO PERSONAL PROPERTY	\$4,113	\$56,869.67

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: FEBRUARY 27, 2021.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>To provide for the payment of post-petition mortgage arrears (To be addressed through an order to be submitted to the Court by the mortgagee). The plan is also being modified to provide for payment of post-petition condominium association dues arrears.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>The plan term is remaining the same. Payments are reduced since the Debtor is currently disabled and not working and then increase at the time when the Debtor believes he will be returning to work. No other material changes to the plan.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: JULY 19, 2023

/S/ ALLEN MIDDLETON  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: JULY 19, 2023

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

In re:  
Allen Middleton  
Debtor

Case No. 19-15753-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jul 19, 2023

Form ID: pdf901

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2023:

Recip ID	Recipient Name and Address
db	+ Allen Middleton, 1305 North Oaks Boulevard, North Brunswick, NJ 08902-2157
aty	+ Anthony J. Chirles, Hueston McNulty, P.C., 256 Columbia Turnpike, Suite 207, Florham Park, NJ 07932-1228
aty	+ Thomas Vincent Vincent, Giaimo & Associates, LLC, 97 E. RIVER ROAD, RUMSON, NJ 07760-1625
cr	+ Rushmore Loan Management Services as servicer for, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ The Oaks at North Brunswick Condominium Associatio, c/o Giaimo and Associates, LLC, 97 East River Road, Rumson, NJ 07760-1625
518133429	Cach LLC, PO Box 5980, Denver, CO 80127
518133434	+ Condor Capital, Fein, Such, Kahn, and Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
518133433	+ Condor Capital, 800 South Oyster Bay Rd., Hicksville, NY 11801-3519
518133435	+ Condor Capital Corporation, 637 Wyckoff Avenue, Wyckoff, NJ 07481-1438
518133437	+ Condor Capital Corporation, 165 Oser AVenue, Hauppauge, NY 11788-3710
518133436	Condor Capital Corporation, PO Box 9054, Hicksville, NY 11802
518133440	+ Giaimo and Associates, LLC, 97 E. River Rd., Rumson, NJ 07760-1625
518133448	+ Midwest Recovery Systems, 2747 W Clay St., Ste. A, Saint Charles, MO 63301-2557
518133449	+ Oaks at North Brunswick Condo. Associati, C/o UBE, Inc., 1 Willow Pond Drive, Howell, NJ 07731-3085
518133450	+ Pinnacle LLC/Resurgent, PO Box 10497, Greenville, SC 29603-0497
518133451	+ Powers Kim, LLC, 728 Marne Highway, Ste. 200, Moorestown, NJ 08057-3128
518782864	+ Rushmore Loan Management Services, LLC, P.O. Box 55044, Irvine, CA 92619-5044
518228649	Specialized Loan, Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
518270973	St Peter's University Hospital c/o CHRI, PO BOX 1289, PEORIA, IL 61654-1289
518133457	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245
518133455	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08646-0269
518133460	+ Trident Asset Management, 53 Perimeter Center, E Ste. 4, Atlanta, GA 30346-2294
518133467	+ Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962
518133466	Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 19 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 19 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jul 19 2023 20:59:10	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 230, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
cr	^ MEBN	Jul 19 2023 20:58:59	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Ave, Suite 160, Garden City, NY 11530-1631
518133421	+ Email/Text: EBNProcessing@afni.com		

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		Jul 19 2023 21:00:00	Afni, Inc., PO Box 3097, Bloomington, IL 61702-3097
518133422	+ Email/Text: ally@ebn.phinsolutions.com	Jul 19 2023 20:59:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
518133423	+ Email/Text: bankruptcy@acacceptance.com	Jul 19 2023 21:00:00	American Credit Acceptance, 961 E Main St, Spartanburg, SC 29302-2185
518187893	Email/PDF: bncnotices@becket-lee.com	Jul 19 2023 21:17:39	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518133424	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2023 21:17:55	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518133425	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jul 19 2023 21:00:00	Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340
518154550	Email/PDF: resurgentbknofications@resurgent.com	Jul 19 2023 21:18:18	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518133431	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2023 21:17:36	Capital One, 15000 Capital One Drive, Richmond, VA 23238
518133430	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 19 2023 21:05:48	Cach, LLC, Resurgent Captial Services, P.O. Box 10587, Greenville, SC 29603-0587
518133432	Email/Text: documentfiling@lciinc.com	Jul 19 2023 20:59:00	Comcast, PO Box 27505, Newark, NJ 07101
518133438	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 19 2023 21:00:00	Credit Control Service, 725 Canton Street, Norwood, MA 02062-2679
518133439	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jul 19 2023 20:59:00	Fein, Such, Kahn, and Shepard, 7 Century Drive, Ste. 201, Parsippany, NJ 07054-4673
518148620	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 19 2023 21:00:00	IRS, POB 7346, Philadelphia, PA 19101-7346
518133446	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 19 2023 21:17:25	LVNV Funding, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
518133447	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 19 2023 21:00:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
518135355	+ Email/PDF: rmscedi@recoverycorp.com	Jul 19 2023 21:04:46	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518140961	Email/PDF: resurgentbknofications@resurgent.com	Jul 19 2023 21:17:25	Pinnacle Credit Services LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518198041	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 19 2023 21:00:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518133452	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jul 19 2023 20:59:00	Progressive Insurance, PO Box 7247-0311, Philadelphia, PA 19170-0001
519050355	+ Email/Text: flyersprod.inbound@axisai.com	Jul 19 2023 20:59:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
519050354	+ Email/Text: flyersprod.inbound@axisai.com	Jul 19 2023 20:59:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518133453	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 19 2023 21:00:00	Santander Consumer Usa, PO Box 961245, Ft Worth, TX 76161-0244
518133454	+ Email/Text: bankruptcy@sw-credit.com	Jul 19 2023 21:00:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
518267611	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 19 2023 20:59:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518683057	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

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		Jul 19 2023 20:59:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518133458	^ MEBN		
		Jul 19 2023 20:59:01	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
518133459	+ Email/PDF: gecsed@recoverycorp.com		
		Jul 19 2023 21:18:28	Synb/Lord & Taylor, PO Box 965015, Orlando, FL 32896-5015
519947141	^ MEBN		
		Jul 19 2023 20:58:36	U.S. Bank Trust National Association., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association., c/o SN Servicing Corporation 95501-0305
519947140	^ MEBN		
		Jul 19 2023 20:58:36	U.S. Bank Trust National Association., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518133461	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Jul 19 2023 20:59:00	Verizon, PO Box 4830, Trenton, NJ 08650-4830
518133462	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Jul 19 2023 20:59:00	Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624
518133463	Email/Text: bankruptcytn@wakeassoc.com		
		Jul 19 2023 20:59:00	Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909
518133468	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Jul 19 2023 21:18:36	Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518133441		Intercoastal Financial, LLC, 7954 Transit Road, #144, NY 14421
518133427	*+	Berks Credit & Collection, 900 Corporate Dr, Reading, PA 19605-3340
518133428	*+	Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340
518133443	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
518133445	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
518133444	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 105572, Atlanta, GA 30348
518133442	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
518782865	*+	Rushmore Loan Management Services, LLC, P.O. Box 55044, Irvine, CA 92619-5044
518683056	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518722353	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518722354	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518133456	*+	State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08646-0269
518133464	*P++	WAKEFIELD & ASSOCIATES, PO BOX 51272, KNOXVILLE TN 37950-1272, address filed with court:, Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909
518133465	*P++	WAKEFIELD & ASSOCIATES, PO BOX 51272, KNOXVILLE TN 37950-1272, address filed with court:, Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909

TOTAL: 1 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Date Rcvd: Jul 19, 2023

Form ID: pdf901

Total Noticed: 61

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Allen Middleton herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.rymond@gmail.com;herbertraymond5967@yahoo.com;raymondllaw5622@gmail.com;courtemails789@gmail.com
Jason Brett Schwartz	on behalf of Creditor Rushmore Loan Management Services as servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust jschwartz@ecf.courtdrive.com, bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of Lodge Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services as servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com
Thomas Vincent Giaimo	on behalf of Creditor The Oaks at North Brunswick Condominium Association Inc. tgiaimo@giaimoandassociates.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor Specialized Loan Servicing LLC ecf@powerskirn.com

TOTAL: 11